SERFF Tracking Number: METK-126938821 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47503

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Filing at a Glance

Company: MetLife Investors USA Insurance Company

Product Name: Internal Exchange EndorsementSERFF Tr Num: METK-126938821 State: Arkansas

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved-State Tr Num: 47503

Variable Closed

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: INTERNAL State Status: Approved-Closed

EXCHANGE ENDORSEMENT

Filing Type: Form Reviewer(s): Linda Bird

Authors: Karen Foley, Barry Disposition Date: 12/13/2010

Sullivan, Sarah Neil, Janice Bellot

Date Submitted: 12/09/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Internal Exchange Endorsement Status of Filing in Domicile: Pending

Project Number: MLIU-EXC (12/10)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Group Market Type:

Group Market Type:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 12/13/2010 Explanation for Other Group Market Type:

State Status Changed: 12/13/2010

Deemer Date: Created By: Janice Bellot

Submitted By: Janice Bellot Corresponding Filing Tracking Number:

Filing Description:

Please find attached for your review and approval form MLIU-EXC (12/10). This form is new and does not replace any previously approved forms.

The purpose of form MLIU-EXC (12/10) is to allow for internal exchanges to waive all or any portion of the applicable withdrawal charges with respect to all or any portion of the Account Value that is directly transferred to or from an annuity contract issued by MetLife Investors USA Insurance Company or one of Our affiliate companies. It may be issued to policyholders of new and existing variable annuity contract forms, in a non-discriminatory manner, that were

SERFF Tracking Number: METK-126938821 State: Arkansas
Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47503

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

previously approved by your Department.

The only items that are bracketed in this endorsement are our company address and officer name, title and signature. These fields will reflect the current corporate address and the name and title of the currently authorized signing officer of Our Company. This form has no other variable material so we have not included a separate Statement of Variability. This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, company logo, typographical errors, layout and adaptation to computer printing.

Please note that contract form series to which this form is attached are variable annuities, which are subject to federal jurisdiction and are therefore exempt from readability requirements.

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

Sarah Neil, Contract Analyst sneil@metlife.com
501 Boylston Street 617-578-4252 [Phone]
Boston, MA 02116 617-578-5505 [FAX]

Filing Company Information

MetLife Investors USA Insurance Company CoCode: 61050 State of Domicile: Delaware

222 Delaware Ave. Group Code: 241 Company Type: Life
Suite 900 Group Name: MetLife Group State ID Number:

P.O. Box 25130 FEIN Number: 54-0696644

Wilmington, DE 19899 (617) 578-2000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: MetLife Investors USA Insurance Company domicile is Delaware, fee is \$50.00 per form.

Arkansas fee is \$50.00 per form. One form filed.

Per Company: No

SERFF Tracking Number: METK-126938821 State: Arkansas

Filing Company: MetLife Investors USA Insurance Company State Tracking Number: 47503

 ${\it Company Tracking Number: INTERNAL\ EXCHANGE\ ENDORSEMENT}$

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

MetLife Investors USA Insurance Company \$50.00 12/09/2010 42795468

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/13/2010	12/13/2010

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Disposition

Disposition Date: 12/13/2010

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Schedule	Schedule Item	Schedule Item Status Public Access
Supporting Document	Flesch Certification	No
Supporting Document	Application	No
Supporting Document	Life & Annuity - Acturial Memo	No
Supporting Document	Certification	Yes
Form	Internal Exchange Endorsement	Yes

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Form Schedule

Lead Form Number: MLIU-EXC (12/10)

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	MLIU-EXC (12/10)	Certificate Internal Exchange Amendmen Endorsement t, Insert Page, Endorseme	Initial		0.000	MLIU-EXC (12-10).pdf
		nt or Rider				

MetLife Investors USA Insurance Company

[222 Delaware Avenue, Suite 900 Wilmington, DE 19899]

INTERNAL EXCHANGE ENDORSEMENT

ENDORSEMENT DATE: MM/DD/YYYY

As of the Endorsement Date, this Endorsement is attached to and made a part of Your Contract. The following is added to the Withdrawals provision of the Contract Schedule:

We may waive, by written notice, applicable Withdrawal Charges with respect to all or any portion of the Account Value that is directly transferred to or from an annuity contract issued by Us or one of Our affiliate companies.

MetLife Investors USA Insurance Company has caused this Endorsement to be signed by its [Secretary].

[Secretary]

Company Tracking Number: INTERNAL EXCHANGE ENDORSEMENT

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Internal Exchange Endorsement

Project Name/Number: Internal Exchange Endorsement/MLIU-EXC (12/10)

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Certification

Comments: Attachment:

AR (MLIUSA) Certification.pdf

State of Arkansas

Certification

We certify compliance with Articles VI, VII, IX, and XI of Rule and Regulation 33 and all other applicable requirements of the Arkansas Insurance Department.

	Bennett D. Kleinberg
	Print Name
December 9, 2010	Bernitt Do Kleinberg
Date	Signature
	Vice President & Senior Actuary
	Title